Banking on Nature

Values-based finance for locally-led, nature-positive adaptation

This event brings together practical experience in local adaptation finance to share knowledge and scale what works. It shows how values-based banking and innovative mechanisms can finance locally led, nature-positive projects and build a pipeline of bankable, scalable investments for adaptation.

Speakers:
Amiya Prapan Chakra Borty, Dhrubotara Youth Development Foundation (DYDF);
Golam Rabbani, Centre for Climate Change and Environmental Research, BRAC University;
Jaroslav Mysiak, Ca' Foscari University of Venice and Euro-Mediterranean Center on Climate Change (CMCC);
Natalie Donback, Institute for Human Rights and Business (IHRB);
Ugo Biggeri, Global Alliance for Banking on Values.

18 November 2026

16:45—18:15 h TRT

● **Blue zone, side event**

Antalya EXPO Center, Antalya, Türkiye

Side Event Room 9
SAFRANBOLU

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All side events will be livestreamed on this official secretariat-managed YouTube Channel. After the livestreaming session, all side events will be available in the same channel for ondemand watching on YouTube. Duly registered conference participants can also access the YouTube livestream by clicking on the "Watch" button for the respective side event in the COP 31 virtual platform.

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Background and rationale

Healthy ecosystems help protect communities from climate risks and are the building blocks of resilience. Wetlands, mangroves, forests and healthy soils reduce the impacts of floods, storms, droughts and extreme heat, protecting people, livelihoods and assets. As these ecosystems degrade and the services they provide decline, communities are left increasingly exposed to climate risks with little to bounce back to.

This event will address three gaps that limit access to adaptation finance for vulnerable communities:

- An evidence gap; the loss of nature and the protection it provides is rarely captured in climate risk- and disaster loss assessments.
- A finance gap; banks and insurers often overlook the role of nature in reducing climate risks and the benefits of investing in its protection.
- A delivery gap; Local communities and organisations understand their natural environments intimately and how interventions can be most effective, but rarely have direct access to funding or a say in how it is used.

Through the panel and plenary discussions, we will explore how the loss of nature affects local communities and how banks, insurers and other financial institutions can better recognise the values of nature in reducing climate risks. We will also discuss how to make finance more accessible to vulnerable communities and help local organisations scale up solutions that have already proved effective. Practical examples will show what works and how it can be scaled up.

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Objectives

- Show how better evidence on nature-related risks and losses can help mobilise public and private finance for locally led, nature-positive adaptation.
- Present practical examples of how values-based banks, insurers and blended finance instruments can improve access to finance for underserved communities.
- Showcase examples of successful locally-led adaptation solutions that deliver resilience and measurable results in reducing climate risks, and explore how they can be scaled up.
- Explore how local organisations can have a stronger voice in shaping and accessing adaptation finance, ensuring that financial institutions and policymakers learn from local knowledge and experience.
- Bring together funders, financial institutions and local organisations to develop practical recommendations for improving access to adaptation finance for local communities.

Key messages

- The loss of ecosystems and the services they provide, including economic and non-economic losses from sudden disasters and slow-onset changes, needs to be better reflected in climate risk assessments, disaster loss records and financial decisions.
- Public funding alone cannot meet growing adaptation needs, but conventional financial models fail to recognise the long-term benefits of investing in resilience.
- Access to credit, savings and insurance helps households, farmers and small businesses prepare for, cope with and recover from climate shocks.
- Instruments such as nature-based insurance, resilience and biodiversity credits, payments for ecosystem services and debt-for-nature swaps can help recognise nature's multiple benefits and attract investment in its protection and restoration.
- Adaptation needs differ across places and communities. Finance is more effective when local organisations have a say in decisions, can draw on their knowledge and experience, and have direct access to funding.
- The success of adaptation finance should be measured not only by how much money is invested, but by whether it reduces climate risks, strengthens ecosystems and improves the ability of communities to cope with a changing climate.